

Top Alabama Stafford Lender Borrower Benefit Comparison Chart

Academic Year 09-10

Lender	Lender Code	Origination Fee Paid?	Default Fee Paid?	Other Benefits
Regions Bank	810612	No	No	.25% interest rate reduction for EFT payments
EdAmerica*	831453	No	No	.25% interest rate reduction for EFT payments
Wachovia Education Finance	830005	No	No	.25% interest rate reduction for EFT payments
Alabama College Loan Program	834281	Yes***	No	.25% interest rate reduction for EFT payments
Citibank - ELT for the Student Loan Corp	826878	No	No	.25% interest rate reduction for EFT payments
Nelnet Academic Loan	833669	No	No	.25% interest rate reduction for EFT payments
Sallie Mae Education Trust	802218	No	No	.25% interest rate reduction for EFT payments
Student Loan People	826688	No	No	.25% interest rate reduction for EFT payments
Wells Fargo EFS/Norwest Bank, S.D., N.A.	807176	No	No	.25% interest rate reduction for EFT payments
Bancorpsouth**	806627	No	No	
JPMorgan Chase Bank, N.A.*	807807	No	No	.25% interest rate reduction for EFT payments
Compass Bank	828078	No	No	.25% interest rate reduction for EFT payments
Compass Bank	833443	No	No	.25% interest rate reduction for EFT payments
AMS, A Sallie Mae Company	833067	No	No	.25% interest rate reduction for EFT payments

* only providing loans for certain schools

** Providing loans to Mississippi students only

*** Loans made after July 1, 2009